



# Harley-Davidson Insurance Services\*

**MARK RZEDZIAN**

# OVERVIEW

- **2017 REVIEW**
- **NEW FOR 2018**
- **AGREED VALUE**
- **HDIS POLICY BENEFITS**
- **HOG MEMBER BENEFITS**

# 2017 REVIEW

- **Ogden rate**

The UK set personal injury discount rate has increased insurance rates across the UK market by approx 15%.

- **LONDON THEFT & MAIN UK CITIES**

**SOME INSURERS HAVE PULLED OUT, MCIA & LONDON MAYOR WORKING TOGETHER TO REDUCE THIS.**

- **H-D CLAIMS**

**LOW FREQUENCY BUT HIGH VALUE.**

# 2017 REVIEW

## Fuel Your Dreams Competition

HARLEY RIDER INSURANCE™

### FUEL YOUR DREAMS!


WIN A YEARS WORTH OF PETROL\*



**5% SAVING FOR H.O.G.® MEMBERS**  
**0800 977 6878** TAKE OUT A POLICY TO BE ENTERED INTO OUR FREE PRIZE DRAW\*

Or get a quote online at [www.harley-davidson.co.uk/insurance](http://www.harley-davidson.co.uk/insurance)

Opening Hours: Mon-Fri 8am-8pm, Sat 9am-5pm, Sun 10am-4pm.  
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**Winner – Lawrence Whibley Invicta Chapter**

# NEW FOR 2018

## **UNINSURED DRIVER COVER**

**IF YOU ARE INVOLVED IN AN ACCIDENT CAUSED BY AN IDENTIFIED DRIVER WHO IS UNINSURED, WE WILL REFUND THE AMOUNT OF EXCESS YOU HAVE HAD TO PAY AND WE WILL RESTORE YOUR NO CLAIM DISCOUNT.**

- **COMPREHENSIVE COVER ONLY**
- **UK & IRELAND**
- **BENEFIT IS ADDED AT RENEWAL OR NEW BUSINESS**
- **NEW MINIMUM PREMIUM RATES**

# HDIS POLICY BENEFITS

- **Full UK & European breakdown including Homestart and roadside assistance plus repatriation to the UK (Harley Assist not required)**
- **Repair work carried out by your Harley Dealer using only genuine parts**
- **£1,250 Helmet & Leather cover**
- **365 day European Cover**


# HDIS POLICY BENEFITS

- **Multi bike policies (including different manufacturers)**
- **Legal protection up to the value of £100,000**
- **Comprehensive Cover when riding other Harley-Davidsons**
- **Replacement bike**
- **Uninsured driver cover**

# HDIS POLICY BENEFITS

Items included in the quoted premium (some insurers can add these in at additional cost)

Policy Benefits	BIKESURE	BENNETTS	MCE	DEVITTS	HARLEY
UK Breakdown	✗	✗	✗	✗	✓
European Breakdown	✗	✗	✗	✗	✓
Legal Expenses Cover	✓	✗	✗	✗	✓


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# AGREED VALUE

**EACH YEAR THE VALUE OF THE BIKE MUST BE AGREED USING THE FOLLOWING PROCESS:**

- **A BLANK AGREED VALUE FORM WILL BE SENT OUT IN THE POLICY DOCUMENTS**
- **THE BIKE AND AGREED VALUE FORM MUST BE TAKEN TO AN AUTHORISED HARLEY-DAVIDSON DEALER FOR INSPECTION – MAKING AN APPOINTMENT IS ADVISED**
- **THE FORM MUST BE STAMPED BY THE DEALERSHIP AND SENT BACK TO HDIS**
- **CONFIRMATION OF THE AGREED VALUE WILL BE SENT OUT BY HDIS**
- **THE VALUE OF THE BIKE WILL BE AGREED UNTIL THE END OF THAT POLICY TERM**
- **THERE MAY BE AN ADDITIONAL PREMIUM OR REFUND DEPENDING ON VALUE SUBMITTED IF IT DIFFERS TO THE VALUE GIVEN AT QUOTATION STAGE**

**WE ADVISE TO CHECK WHAT VALUE IS GIVEN IF THE BIKE IS NOT INSURED WITH HDIS**

# HOG MEMBER BENEFITS

- **5% SAVING ON ALL HDIS POLICIES (AVERAGE £20)**
- **5% SAVING FOR IAM (AVERAGE £20)**
- **DIRECT LINE THROUGH TO HDIS HOG MANAGER**
- **CHAPTER EVENT SUPPORT**
- **UP TO 10% SAVING WITH CAROLE NASH TRAVEL INSURANCE**
- **ADDITIONAL CAROLE NASH PRODUCTS SUCH AS CAR AND HOUSE INSURANCE BEING DEVELOPED**

# HOG DIRECT CONTACT

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**ANY QUESTIONS PLEASE?**